

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

TARACHE L. ARMSTEAD

Debtor(s)

Case No. 22-21694GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/31/2022.
- 2) The plan was confirmed on 10/25/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/03/2023.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/13/2023.
- 5) The case was dismissed on 11/13/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,847.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$47,000.00
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$47,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,435.00
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,435.00

Attorney fees paid and disclosed by debtor: \$5,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN FIRST FINANCE LLC	Secured	0.00	116.29	116.29	0.00	0.00
AMERICAN FIRST FINANCE LLC	Unsecured	386.00	0.00	0.00	0.00	0.00
AMERICAN INFOSOURCE LP AGENT	Unsecured	682.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC - ASSIGNE	Unsecured	1,767.00	1,766.70	1,766.70	0.00	0.00
CHATHAM COLLEGE	Unsecured	1,418.00	NA	NA	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	2,500.00	NA	NA	0.00	0.00
ECMC(*)	Unsecured	12,000.00	14,014.85	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	90,000.00	20,652.02	20,652.02	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	100,000.00	156,533.93	156,533.93	0.00	0.00
INTERNAL REVENUE SERVICE*	Secured	NA	22,800.00	22,800.00	1,206.60	1,138.44
KINGSTON DATA AND CREDIT	Unsecured	870.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	645.00	645.11	645.11	0.00	0.00
MONERA FINANCIAL	Secured	12,021.00	NA	NA	0.00	0.00
MONERA FINANCIAL	Secured	2,183.00	NA	NA	0.00	0.00
MUNICIPAL AUTHORITY OF CECIL TC	Unsecured	813.98	813.98	813.98	0.00	0.00
PA AMERICAN WATER(*) AKA AMERI	Unsecured	500.00	NA	NA	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	10,207.53	10,207.53	10,207.53	0.00	0.00
PA DEPARTMENT OF REVENUE*	Secured	1,913.89	1,913.89	1,913.89	138.94	33.11
PA DEPARTMENT OF REVENUE*	Priority	15,105.33	15,105.33	15,105.33	0.00	0.00
RONDA J WINNECOUR TRUSTEE/CLE	Priority	NA	0.00	5.00	5.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	252.90	252.90	0.00	0.00
US BANK NA SUCCESSOR TRUSTEE I	Secured	374,731.00	375,834.13	0.00	38,894.78	0.00
US BANK NA SUCCESSOR TRUSTEE I	Secured	0.00	39,592.39	39,592.39	3,148.13	0.00
US DEPARTMENT OF EDUCATION	Unsecured	16,891.00	22,363.70	0.00	0.00	0.00
WASHINGTON COUNTY TAX CLAIM I	Secured	5,000.00	NA	5,000.00	0.00	0.00
WEST PENN POWER*	Unsecured	3,000.00	6,606.92	6,606.92	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$38,894.78	\$0.00
Mortgage Arrearage	\$39,592.39	\$3,148.13	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$29,830.18	\$1,345.54	\$1,171.55
TOTAL SECURED:	\$69,422.57	\$43,388.45	\$1,171.55
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$35,762.35	\$5.00	\$0.00
TOTAL PRIORITY:	\$35,762.35	\$5.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$176,827.07	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,435.00</u>	
Disbursements to Creditors	<u>\$44,565.00</u>	
TOTAL DISBURSEMENTS :		<u>\$47,000.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/12/2024

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.